



## Nevada Health Link: What to Expect Next

### Background

On May 20, 2014, The Silver State Health Insurance Exchange Board voted to use the federal architecture for eligibility and enrollment for open enrollment beginning on November 15, 2014 for Plan Year 2015. **Nevada will remain a State Based Exchange**, while utilizing federal technology for eligibility and enrollment. The Federally-Facilitated Marketplace (FFM) will be referenced in this document because Agents and Brokers must register through the FFM, but **Nevada is and will continue to be a State Based Exchange**. All Agents and Brokers who wish to enroll consumers in health plans through Nevada Health Link for Plan Year 2015 must adhere to certain federal registration and training requirements.

### Timeline

By the end of July, Centers for Medicare & Medicaid Services (CMS) will launch the registration and training platform for \*Agents/Brokers to enroll consumers in health insurance for Plan Year 2015. Any Agents and Brokers in Nevada, or out-of-state and web-based brokers who intend to sell in Nevada, must register through the FFM before they are able to perform enrollments on Nevada Health Link.

\*Agents and Brokers who registered through the federal marketplace for Plan Year 2014 must renew their registration with CMS as their FFM Agent/Broker Agreements will expire on Sept. 30, 2014.

### Important Consideration

Agent and Broker registration requirements differ depending on whether the Agent or Broker is new to the FFM or is renewing his or her FFM registration. Registration requirements also differ based on which marketplace(s) the Agent or Broker wishes to participate in:

1. Individual Market
2. SHOP (FF-SHOP)
3. Both

### Registration for Agents and Brokers Who are New to the FFM

The registration process for the FFM entails a two-part process. After completing Part I, you must allow 48-hours before starting Part II.

#### Part I: Register on the Medicare Learning Network (MLN)

1. Create an account on MLN
2. Complete applicable courses and exams on MLN
  - a) ACA Basics
  - b) Privacy & Security
  - c) Individual Marketplace
  - d) SHOP Marketplace
3. Execute the FFM Agreement(s)

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The following three sections outline the Part I requirements based on whether the Broker or Agent wishes to sell on the Individual Market, the FF-SHOP, or both:

### **Individual Market: Courses, Exams and Agreements**

Brokers and Agents who wish to sell on the individual marketplace must complete the following FFM learning modules:

1. Affordable Care Act and Marketplace Basics Course & Exam
2. Privacy and Security Standards Course & Exam
3. Individual Marketplace Course & Exam

Brokers and Agents who wish to sell on the individual marketplace must execute the following FFM Agreements:

1. Agent Broker General Agreement for the FFM Individual Market
2. Agreement between Agent or Broker and CMS for the FFM Individual Market

### **FF-SHOP: Courses, Exams and Agreements**

Brokers and Agents who wish to sell ONLY on the FF-SHOP are not required to complete any courses, but the following courses are highly recommended:

1. Affordable Care Act and Marketplace Basics Course & Exam
2. Privacy and Security Standards Course & Exam
3. SHOP Marketplace Course and Exam

Brokers and Agents who wish to sell ONLY on the FF-SHOP must execute the following FFM Agreements:

1. Agent Broker General Agreement for the FFM Individual Market
2. Agreement Between Agent or Broker and CMS for the FF-SHOP

### **Individual Market AND FF-SHOP: Courses, Exams and Agreements**

Brokers and Agents who wish to sell on both the individual market AND the FF-SHOP are required to complete all of the FFM learning modules listed under "Individual Market: Courses, Exams and Agreements". The SHOP Marketplace Course and Exam are strongly recommended but not required.

Brokers and Agents who wish to sell on both the individual market AND the FF-SHOP must execute the following agreements:

1. Agent Broker General Agreement for the FFM Individual Market
2. Agreement between Agent or Broker and CMS for the FFM Individual Market
3. Agreement Between Agent or Broker and CMS for the FF-SHOP

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After completing Part I of the FFM Registration Process, please wait 48 hours before starting Part II.



## **Part II: Register on the CMS Enterprise Portal**

1. Create an FFM user account
2. Request Agent/Broker Role
3. Complete Identity Proofing

### **Tips for Completing Part II**

Agents and Brokers who completed Part II of registration for the 2014 plan year will only need to complete Part I of registration to participate in the FFM during the 2015 plan year.

FFM user IDs are not assigned by CMS; Agents and Brokers create their FFM user ID on the CMS Enterprise Portal.

An Agent's or Broker's FFM user ID does not have to be the same as their MLN user ID, but CMS encourages Agents and Brokers to use the same ID for both.

The FFM user ID is not fully activated for the Agent/Broker role until Parts I and II are both complete.

### **Renewing with the FFM**

Renewing Brokers and Agents (i.e., those who registered with the FFM to participate in the 2014 plan year) must complete annual registration requirements.

Agents and Brokers who participated only in the FF-SHOP during the 2014 plan year must complete both Part I and Part II of the registration for the 2015 plan year.

### **Open Enrollment: November 15, 2014 – February 15, 2015**

The next open enrollment period will mark the introduction of the federal IT architecture in Nevada. Nevada will remain a State Based Exchange, and continue overseeing the Agents and Brokers working with Nevadans, but some changes can be expected.

### **Enrolling Consumers**

Agents and Brokers may assist a consumer in enrolling in health insurance through Nevada Health Link, but the consumer must create their own account to which the Agent or Broker will have no access unless otherwise named as an Authorized Representative.

### **Call Center**

Beginning on November 15, 2014, Agents and Brokers will use the CMS Call Center for matters relating to new clients enrolling through the marketplace. Existing clients who are still managing an account through the Xerox portal will be handled through the Xerox Customer Call Center (855-768-5465).

The CMS Call Center will only speak to the Agent or Broker if the client is on the line during the call. This means a three-way call will need to be made in order to receive

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help from the CMS Call Center. The CMS Call Center supports multiple spoken languages.

### **Commissions**

While helping a consumer, Brokers and Agents will have the chance to enter their National Producer Number (NPN) and FFM User ID into a field that will be transmitted to the applicable insurance carrier to determine commissions. All Brokers and Agents must be contracted with the said carriers in order to receive commissions.

Commissions can be paid to an Agency as there will be a field for the Agent or Broker to put in the Agency Name, the Agent Name, and the Agent FFM ID. Ultimately, only one (1) NPN is allowed on an application, but the NPN could be that of an Agency, and not the individual Agent.

### **Broker-of-Record**

Broker-of-Record designations are established through the applicable insurance carriers participating on the Exchange.

### **Web Brokers and SHOP**

Web Brokers and Agents, and those using the FF-SHOP will have unique access to the portal. More information is forthcoming.

### **Additional Information**

The information provided in this document is not comprehensive and as more information becomes available, it will be communicated to Nevada's Agent and Broker community in a timely manner. This document is intended to provide an overview to Agents and Brokers as to the new appointment process with Nevada Health Link.

The Silver State Health Insurance Exchange is currently developing supplemental materials to provide ongoing support to our team of Agents and Brokers. We plan to work closely with Nevada's Agent and Broker community to ensure that new ideas are shared along the way. Please refer to the link below for additional resources for Agents and Brokers:

<http://www.cms.gov/CCIIO/programs-and-initiatives/health-insurance-marketplaces/a-b-resources.html>

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